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A REPORT ON THE FIRST TWO YEARS OF THE GREENDALE COMMUNITY

Submitted by

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Two years ago, Greendale attracted wide attention as an achievement of town planning and construction. On April 30, 1938, it stood ready as a new complete town with 572 housing units, a business center, school, utilities, paved streets and parks and playgrounds, for the use and life that would make it a community. On May 1 the families began moving in.

Now, two years later, some measure can be taken of the benefits of its use and its achievements as a fully functioning community. In that time all of its new houses have become established homes. The residents have assumed the responsibilities of citizens of an incorporated Wisconsin village with the manager form of government. Of more significance, however, has been the establishment of organizations through which the people manage and direct community affairs, aside from Federal management functions, by collective effort for their own welfare and interest.

In the planning of Greendale, that was one of the primary objectives. It was desired to show how better citizens and a full community life could be developed in a suburban town. Too often, families living in big cities lose nearly all contact with community affairs, leading to an indifference in their responsibilities as citizens. Living conditions and environment have a large influence in that attitude, it was recognized, and therefore plans were drawn for a community that would provide pleasant living and a wholesome atmosphere. It was planned also, to maintain this environment throughout the existence of the community.

For this purpose the town planners worked out an American adaptation of the English "garden city" principle of community planning. It is different from any other community built in this country except the two companion villages of Greenbelt near Washington, and Greenhills, near Cincinnati, Ohio. These three communities were built by the Resettlement Administration and are now managed and operated by the Farm Security Administration of the United States Department of Agriculture.

Planning of Greendale started in 1935. In addition to the one purpose already given, the government had three other objectives in building it:

1. To demonstrate a type of well planned community that would give its residents some of the advantages of both city and country life; so protected that time would not produce a run-down neighborhood.

2. To provide good housing at low rents for families of moderate income in an environment conducive to healthful, wholesome and happy life.

3. To ease the severe unemployment existing in the building trades and allied industries at the time of construction.

To achieve all of these purposes the government bought 3,400 acres of farm land three miles southwest of the limits of the City of Milwaukee in the Towns of Greenfield and Franklin, Milwaukee County. Here the community was laid out with a "greenbelt" of park land, garden areas and farms encircling the entire urban area. The greenbelt is the protection against encroachment into the community of any undesirable development that would destroy benefits of the original planning and lead eventually to down-at-the-heel community conditions.

Within the confines of the greenbelt the town is laid out in unconventional design, but with every acre of ground set aside for a definite purpose. In the center is the business district with its stores, theater, tavern-restaurant, and gasoline service station and repair garage. Nearby, at the end of a wide mall, is the combined Village Hall and headquarters of the Federal Management. Surrounding the town center are the homes on short dead-end streets protected from the hazards of modern high speed traffic. Underground installation of telephone and electric power lines eliminates unsightly poles and wires and hazards of storm interrupted service. The community has its own water plant and distribution system, and sewage disposal plant and sewer system.

In a wooded park at the edge of the town center is the Community Building which serves as a cultural and recreational center. It houses the school, which has facilities for the elementary grades and junior high school. The big auditorium-gymnasium provides a place for community meetings, dances, dramatic productions, concerts, and gymnasium classes and indoor sports for juveniles and adults. Here also are conducted religious services for both Catholic and Protestant families.

Rooms used during the day for instruction of children, become class rooms for adults and meeting places for discussion and study groups at night. The workshop where youths are taught fundamentals of crafts, is a hobby shop for men after school. In the building is an excellent library serving both the school and the community, and the kindergarten which has attracted wide attention by its unusual facilities and program.

In the residential areas are five playgrounds with equipment for small children, so located that they can be reached without children crossing streets. At the Community Building is another for larger children, while open spaces are plentiful for playing ball, flying kites and play that builds healthy, normal children. Adults have three tennis courts and a large athletic field where

they play ball and participate in other outdoor sports. Nearby is a beautiful picnic grove.

A short distance from the village is Whitnall Park in the exceptional Milwaukee County Park System. To this the residents of Greendale go for golf and swimming. A tract of 540 acres was transferred by the government from the Greendale tract to Milwaukee County for extension of this park system which winds along the banks of Root River.

Overshadowed somewhat in public attention by the village and its activities, are the farms of the Greendale rural area. But they are important in the general plan. In the planning it was contemplated that the farms would be a source of food supply for the community, which in turn, would provide a stable market for the products of the farms. Fulfillment of this plan involves a long range program, the first step of which has been improvement of the buildings and soil, and organization of production toward the goal.

There are 13 full time dairy farms, ranging from 75 to 240 acres. Tenants on these have the assistance of an experienced advisor from the Management staff in planning crop rotations and operation to make best use of the soil and conserve and improve its fertility. In addition to these, there are 53 living units in the rural area that each have from an acre to several acres, providing opportunity for poultry raising, gardening and production of vegetables, berries and fruits. Tenants on these have industrial or commercial employment and supplement their living by the produce they can raise.

Also in the rural area at the edge of the village are tracts of good soil where families of the urban area can have garden space in addition to the smaller plots connected with their homes.

This environment was created to provide homes for families of an income level that ordinarily precludes them from living in a suburban setting. All of the property is owned by the government and urban dwellings and rural properties are rented to families selected on the basis of requirements set up for the purpose. These requirements include, generally, a family income creating a housing need, but which insures ability to meet the financial obligations entailed; size of family within the accommodations to be provided; reliability in financial matters; and cleanliness in living habits. Evidence of community-mindedness and of an intelligent and sincere desire to cooperate with other families, is given important consideration.

The minimum income restriction of \$1000 for a small family is based on the cost of living in the community, while the maximum is \$2400 for a family of seven persons. Base rents range from \$19.00 for a one-bedroom dwelling in a multiple-dwelling structure, to \$32.50 for a four-bedroom two-family house, or a three-bedroom single family unit. Tenants provide their own fuel for heating

and buy water and electric current on a flat monthly rate. Rates for electricity range from \$4.50 to \$7.00 a month, according to the size of dwelling. The rate covers current for cooking, lighting, refrigeration and household appliances, and pays for the rental of the electric range and refrigerator.

Half the dwellings are detached single family houses and the remainder are in multiple-dwelling structures. All are of cinder block construction; have hardwood and asphalt tile floorings; copper plumbing; are insulated against winter cold and summer heat, and are equipped with electric refrigerators and electric ranges. None have basements, but each unit has a first floor utility room for the furnace, fuel bin and laundry trays. With each there is an average of 5,000 square feet of yard space for lawns, flowers and vegetable garden.

The "typical" family living in these homes is a young American couple with two children and an income of about \$1,600 a year. The father works in a Milwaukee industry and has limited formal educational background. While his income appears relatively good, his position is insecure and he may have been on relief in the last five years. He has very little or no savings, spends a disproportionately high percentage of his income for insurance, is rather heavily indebted and makes most of his purchases on the installment plan. Serious illness and unemployment create financial emergencies.

Greendale has come to mean a great deal to this typical family in the last two years. It has provided better housing than the family could afford elsewhere. The children are growing in a more healthful and wholesome environment. The parents have developed a broadened outlook and are participating in community endeavors to improve the social, cultural and economic welfare of the community. They can speak their opinions in the running of community affairs and have a direct part in shaping community policy and action. They have helped organize to reduce the cost of illness, to supply money for credit emergencies, to supply themselves economically with goods and services, and to present their problems to the Management.

They have come to understand that it was not intended that Greendale should be a "Federal Island", nor that they should be withdrawn from the usual life of their neighbors to live under any peculiar restrictions as wards of government. They have been encouraged to assume their full share of duties and privileges as citizens of the community and to have a feeling that it is their own community. That there has been a strong response, the recital of organizations and activities will show.

During the two years of operation there has been, of course, a normal turnover of tenants. In this period a total of 106 families have moved from Greendale, and of this group two families have moved back into the community. The reasons for these moveouts, we believe, were entirely normal. Financial difficulties accounted for more moves than any other single cause with a total of 25.

Family problems came next, accounting for a total of 22 families who have left Greendale. A failure to adjust themselves to the community was the cause of moving in 20 cases, while 14 were due to a transfer in employment from Milwaukee County, with a like number who are starting to buy their own homes. Miscellaneous reasons account for the balance, only one of which attributed their moving to a dissatisfaction with the housing provided. In few cases was the decision to move made on the basis of one clear-cut reason, but usually because of a number of reasons. The above analysis represents what appeared to be the primary reason in each case.

Families moving into Greendale in the first few months that it was open to occupancy, found that the government had provided them with the facilities of a complete ready-made town but had not provided them with a ready-made pattern of community life. They were advised that it had provided, however, opportunity for them to develop the kind of social and civic life that was most desirable and satisfactory to them.

The administrative staff in charge of the property for the Farm Security Administration would represent the government as the landlord in the community, they learned. The Community Manager and other representatives of the government would advise and assist as the need for their services were desired, and would work with the residents for their mutual welfare. But organization of the community and regulation of the life and activities of the people was to be a responsibility of the people.

The response to this policy was the election of a General Committee in July, when only 200 families had arrived. From this committee has sprung most of the organized activity and community organizations that are now functioning. It appointed subcommittees to deal with specific problems and one of the first of these was an incorporation committee, charged with the responsibility of working with Management in proceedings for incorporation of the village.

Establishment of Village Government

Under direction of this committee, necessary petitions were circulated through the community and funds were raised to pay filing and legal fees. With the requisite number of signatures secured, the committee filed the petitions in the Circuit Court on September 23, 1938. The question of incorporation was submitted by the committee to a community referendum on October 22. A bulletin was issued by the committee prior to the referendum, setting forth the advantages and disadvantages of incorporation, in order that the citizens might be intelligently informed. Incorporation was voted, and the Greendale Community became the Village of Greendale on November 1, 1938.

With incorporation proceedings completed, the next step was election of village officers. Again the committee issued a bulletin explaining the legal aspects of the proceedings, enumerating the officers

to be elected and their duties. It was brought out at this time that the village would have to institute, according to Wisconsin law, the regular "trustee" form of government before the village manager plan could be adopted as had been recommended by the committee.

The first election was on December 10, and the people chose a village president, six trustees, justice of the peace, treasurer, clerk, assessor and constable. Under this municipal arrangement, ordinances were immediately passed to provide the community with essential regulations.

In the meantime, the General Committee, which had been the coordinating agency for general community activities, had been replaced by the Citizens' Association. The Citizens' Association named a government committee that brought facts relative to the advantages and disadvantages of the manager form of government before the citizens. This was in preparation for another referendum, conducted on a charter ordinance providing for the village manager plan, on February 25, 1939. The plan was adopted by a vote of 238 to 110. This is the form of village government now in effect.

In connection with development of the municipal organization, elections have been conducted on a non-partisan basis. No issues not pertinent to problems of village organization were introduced. The residents approached this phase of their community experience in the attitude of desiring to attempt to establish a type of village administration in keeping with the descriptive appellation of "model" that had been tacked on the community by newspaper writers.

And it was with that thought that they adopted the village manager plan, removing the administrative functions from the elective and political sphere. There were distinct advantages to be gained by this, particularly in relation to cost of village government.

Under the manager plan, which became effective in April, 1939, the elective positions of constable, clerk, assessor and treasurer were made appointive. The village board became a policy making body, which appointed a manager charged with the responsibility of administrative functions. The manager appointed a treasurer, clerk, assessor, attorney and established a Department of Public Safety, including police and firemen; a Department of Public Works under a Village Engineer; and a Department of Recreation. Health functions are administered by a part-time Health Officer under the direction of a Board of Health.

The Community Manager for Farm Security Administration was named Village Manager, to serve without salary. The Assistant Community Manager, a competent civil engineer, in charge of maintenance of government property and engineering, was named Village Engineer; also without salary. Another member of the Community Manager's staff, in charge of office management and finance, was named treasurer, while the clerk first elected by the people was renamed to the position. One of the residents also was named assessor.

Secured as the head of the Department of Public Safety was a member of the nationally renowned Wichita police force, a graduate in police administration at Wichita University. The police force consists of the Chief and three patrolmen, selected by competitive examination from among more than 40 candidates. The fire department consists of 26 men of the village, organized as the Greendale Volunteer Firemen, under direction of the Chief of the Department of Public Safety. The Volunteers were organized prior to incorporation of the village, under supervision by federal guards, who served as watchmen and provided fire protection. They are divided into two shifts; one responding to alarms during the day and the other at night. These men have been given careful training in handling fire fighting equipment and in first aid measures. The police patrolmen also are given instruction in police work, including traffic crime prevention and first aid.

When the village was incorporated, the government transferred to the village authorities the new fire fighting apparatus and other equipment. Services that the government had maintained, street maintenance, lighting, refuse collection, sewage disposal, and maintenance of parks and public areas, became village functions. In process, as this report is prepared, is transfer to the village of such property as streets, parks and public areas, the incinerator and the sewer system and sewage disposal plant. The government will continue to operate the electric distribution system and the water-works.

Problems of public health have been given a great amount of attention. Under the Board of Health, a body established by state law and appointed by the Village Board, an unusually comprehensive health program has been sponsored for a community of the size of Greendale. One of the innovations has been the establishment of a Blood Donors Club. This effort represents, so far as we know, the first time that a blood donors group has ever been organized on a municipal basis. Another progressive step has been the general immunization of all children against whooping cough. Serum was furnished by the State Health Department, and the WPA public health project assisted with the actual inoculations. A series of infant and pre-school child clinics have also been conducted.

Revenue for operation of the village government and conduct of its services is derived from service charges that the government pays in lieu of taxes. The government pays these charges out of its income from rents on the houses and business properties in the community. The village board controls the expenditures of the revenue, with the understanding that the service charges paid by the government may not exceed the amount that would be derived from the property under ordinary taxation for village purposes.

Throughout the community and in every phase of the program an effort has been made to encourage individual initiative as well as collective action on community-wide problems. All of this has been done without developing any feeling of a necessity of "keeping up with the Joneses". Maintenance of lawns and yards is a tenant responsibility and one has only to drive through Greendale to realize how splendidly this responsibility has been assumed. Each family has developed a pride in their home and they work hard to keep it neat and attractive.

Credit is due the town planners who laid out the community with great consideration for the necessity of minimizing modern traffic hazards. It is a matter of record that as a result there has not been, to date, a serious traffic accident.

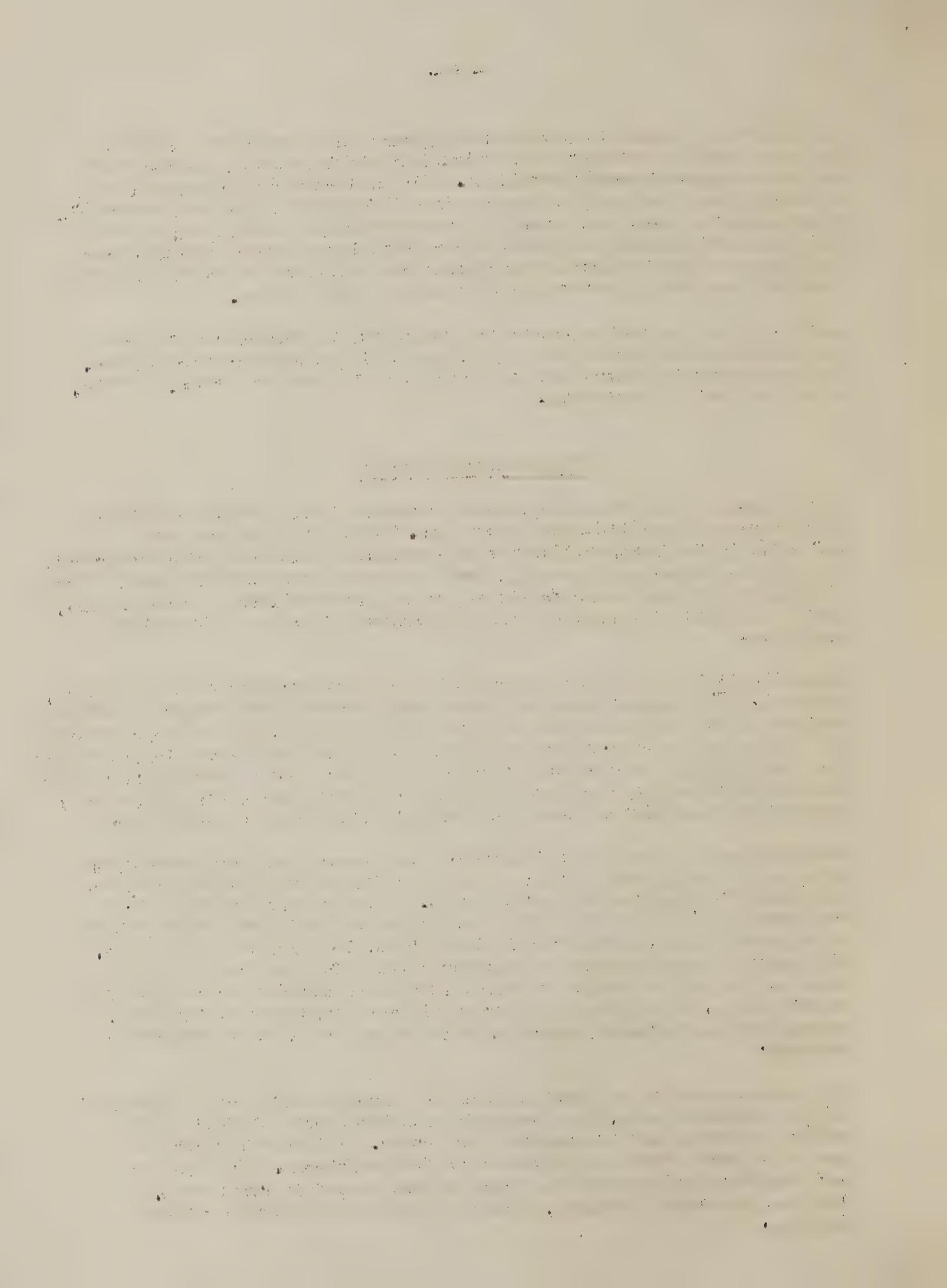
The Greendale School

In the planning of Greendale, nothing received more careful consideration than the facilities for education. Given attention was the probability that many children of the community would not have opportunity to go to college. As a result, facilities were provided that would permit teaching to fit children for living in an electrical and mechanical age, and at the same time prepare them to continue in college if that was possible.

Planning of the facilities extended beyond consideration of the children, however. The planners took into consideration the trend toward a shorter work week and increase of leisure time among adults. They also recognized the desire and need for recreation and adult study and education, planning the facilities of the school building to include a broad community program. Teachers were employed on the basis of qualifications to fit into a dual program of educating children and participating in adult activities.

Greendale has its own school district whose boundaries are coterminous with the federally owned land and the district board is elected by the residents of the urban and rural areas. But when the Greendale tract was acquired it lay in five different districts, with that on which the village was built, within rural district No. 13. For the first year, the board of this district administered the affairs of the Greendale School. But as the result of removal from the district of two members of the board, two residents of Greendale were appointed in May 1938, giving the new community representation in organization of the school program.

This representation was continued at the annual meeting of the district in the following July, when Greendale residents were elected to the offices of clerk and treasurer of the board. This meeting decided upon a 10 month term and provision of free textbooks. It also was provided that children of the farms of the Greendale rural area, residing in other districts, should be permitted to attend without tuition.



Organization was on the basis of an elementary school with a kindergarten and six grades, and a junior high school with the seventh, eighth and ninth grades. Senior high school students attend West Milwaukee High School, transported by a bus supplied by the village. The staff for the 1938-1939 year included eighteen teachers, music and art supervisor, recreation and physical education director, and principal. School opened in September with 436 pupils, and closed in the following June with 546. It reopened in the next September with 625 pupils and 22 teachers, plus the other supervisory members of the teaching staff. The village paid the tuition of 58 senior high school pupils in the 1939-1940 year.

The Greendale School District was created in July 1939, by consolidation of the federally owned land.

"Readin', writin' and 'rithmctic", are not considered the complete essentials of education, and mass production is not the goal. Attention of the whole administration, teaching techniques, supervision, supplies and textbooks, in fact, the program in its entirety is centered on the welfare and development of the individual child. If a pupil is slow in learning he is not catalogued as stupid but is watched and given a visual and auditory examination. He gets an annual physical and dental examination and daily inspection by a registered nurse if he shows any sign of ill health. His teachers study his aptitudes and employ methods to strengthen his weaknesses in learning. The child of exceptional abilities is given opportunity to broaden them. Children of social and emotional maladjustments are given special attention.

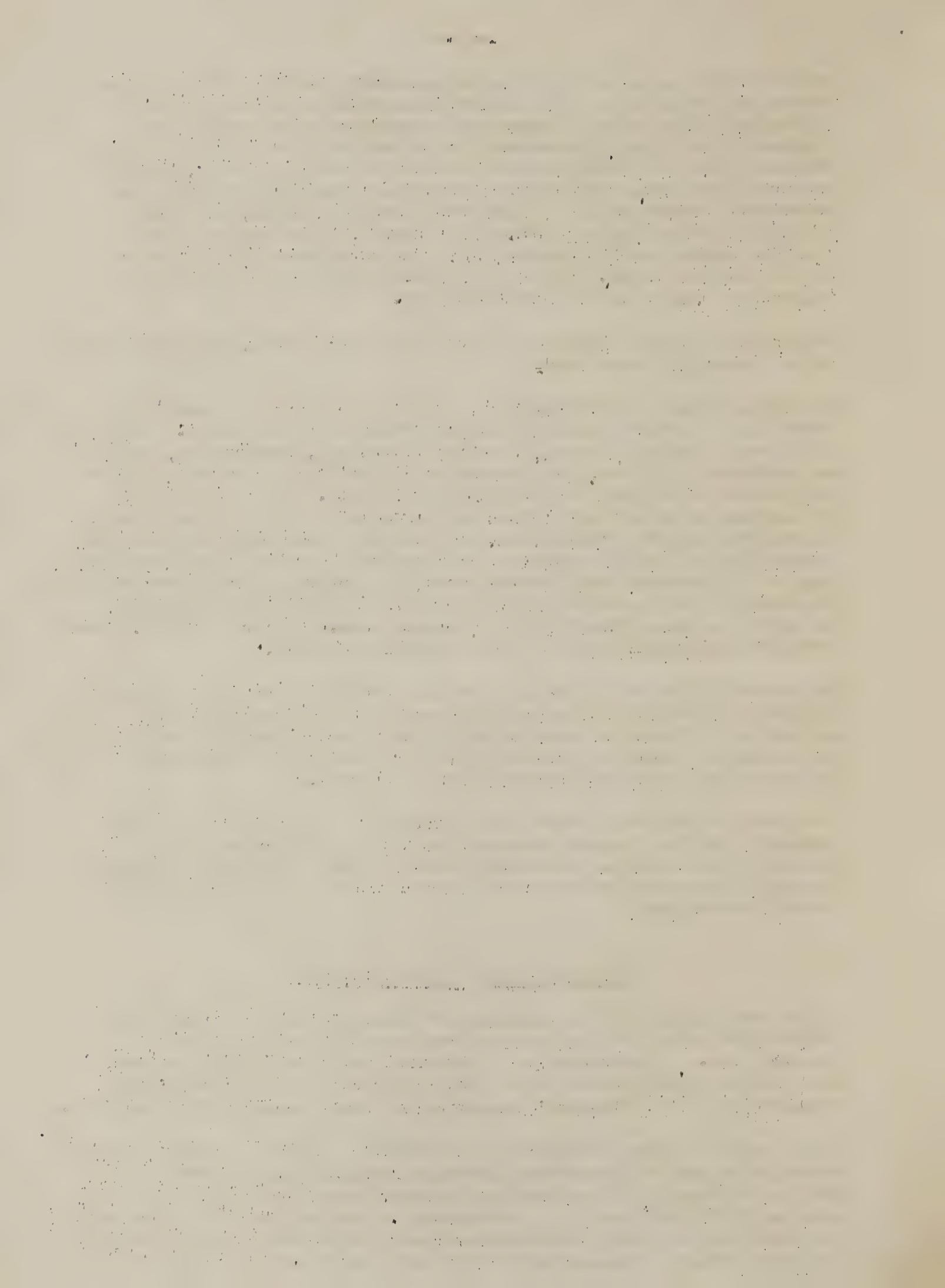
Enlistment of the aid of parents in the educational process is sought by giving them quarterly progress reports of their children. The mothers and fathers are advised of the achievements and difficulties of the children. Specific problems also are discussed in the monthly Mothers' Club meetings for mothers of each grade.

The junior high school courses are arranged to fit the needs of the community and the further advanced work to be obtained in the West Milwaukee High School. Elementary science courses and home economics, industrial arts and junior business training are in the junior high school curriculum.

Recreation and Adult Education

It was contemplated in the planning of Greendale that its residents should have means for pleasant and wholesome diversion in their leisure time. A comprehensive educational and recreational program, that is too comprehensive to be fully covered in this report, gives realization to the planners' conception of what community life could be.

Collaboration by the education and recreation committee of the Citizens' Association and the Recreation Director employed jointly by the school and the village, has resulted in a program that is designed to provide some activity that appeals to everyone. In the conduct of the program, the services of educational instructors and recreational supervisors of the Works Progress Administration are available, and are freely used.



because of the scope of the activities. Members of the school staff also conduct classes and lead activities.

Out of this program has come the Woman's Club, one of the important organizations of the village. It meets twice monthly and brings speakers to the community to discuss child care, welfare and other pertinent matters of importance to mothers. It has three study groups; a consumers' problems class, needlecraft and a group interested in literature and current affairs. A WPA instructor conducts the consumers' problems class, which studies foods, buying and family budgeting. The needlecraft class is conducted by one of the residents who is a teacher. Instruction is given in cutting out patterns, sewing and different kinds of needle work, and methods of making over old clothing. A class in homemaking is conducted by the home economics teacher.

Through the Women's Club, mothers meet with the teachers to discuss school problems and learn of the educational methods employed in the school and the progress their children are making. The club also conducts theater parties, bake sales and other money raising activities to secure funds for welfare work.

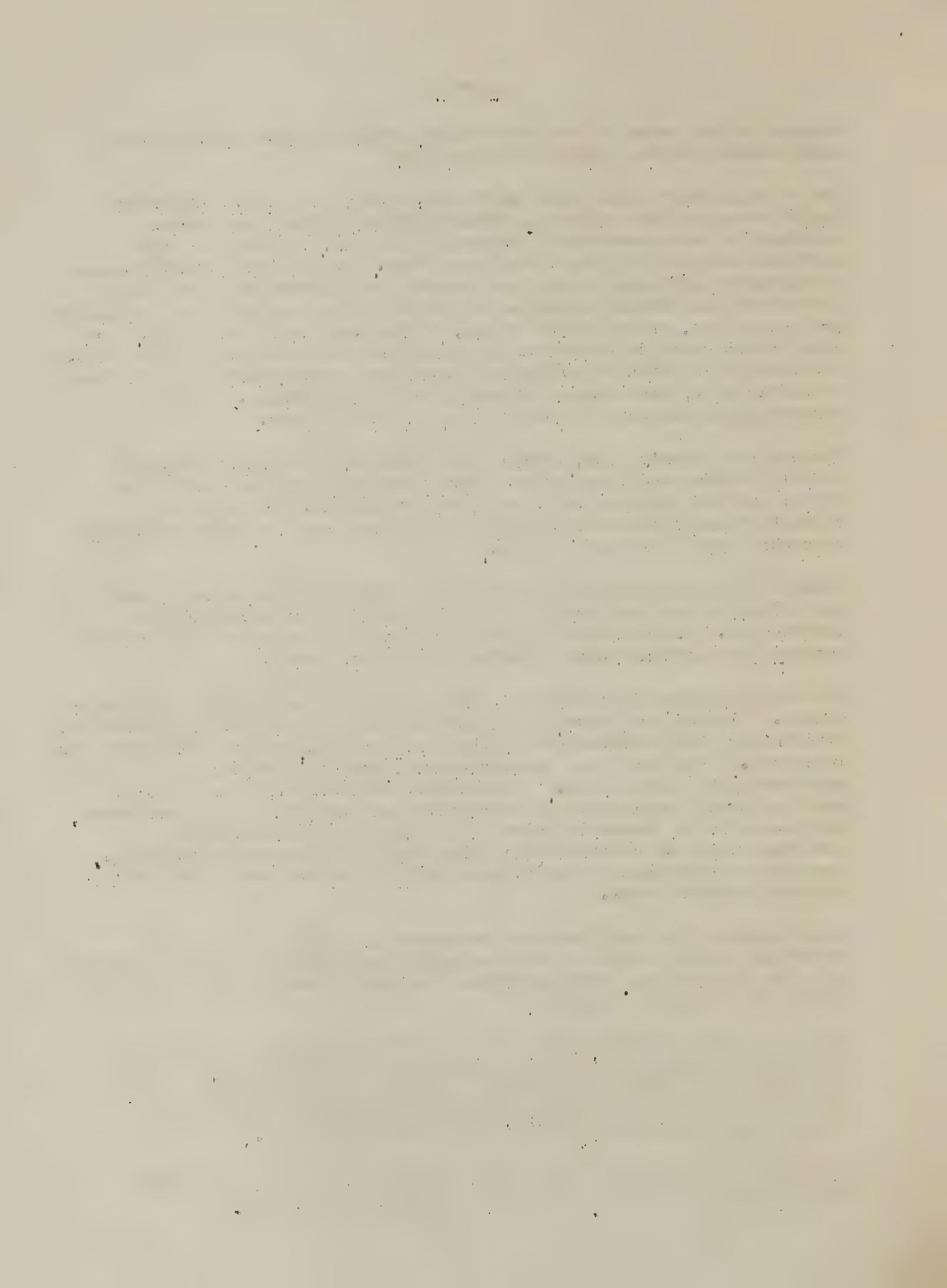
Typing and shorthand is a highly popular course. Classes are conducted two afternoons and two evenings a week under the direction of WPA instructors. The afternoon classes are given in order that men who are employed at night may have opportunity to participate.

The same procedure is followed in the conduct of the shop and handicraft course. Classes are conducted two afternoons and two evenings each week, with the two shop instructors of the school staff, and one WPA instructor in charge. This also is a popular course, with the activities confined principally to woodworking. A handicraft exhibit staged in the last year included a collection of attractive and skillfully made furniture. Many homes in the community have a handsome new piece of useful furniture that was constructed in the shop in the Community Building. Some of the fishermen of the village built their own canoes and skiffs and did excellent work.

Labor problems and parliamentary procedure is another course that attracted persons active in the community organizations. It is conducted by a WPA instructor. Between fifteen and twenty persons were in steady attendance during the course.

During the last winter, at the behest of the people interested in the community newspaper, a class in journalism was instituted. A former newspaper man conducted it and gave instruction in gathering news, writing, editing, proofreading, headline writing and other phases of newspaper production. It was of considerable value.

Greendale is not without its camera fans and a class in photography was organized for them, with a WPA instructor in charge.



A drama club was organized in the first winter and gave four plays in its first year and one in the current season. In addition to the public presentations, the group staged three or four workshop plays. The excellent pageant presented during the first anniversary celebration and dedication was the work of this group.

One of the novel activities is a marionette class in which about thirty women participate. They make marionettes and are learning how to operate them and stage productions with them.

More than a score of women and 130 children are enrolled in tap dancing classes that are conducted by WPA instructors in the gymnasium of the community building. During the winter there are also gymnasium classes for both men and women; indoor baseball and basketball, with leagues for both sports. In the program is volleyball for both men and women and physical development room activities that include exercises on a rowing machine, parallel bars and other exercising equipment.

A flooded outdoor rink for ice skating also provides a source of winter sport and exercise. Both men and women engage in bowling, though there are no alleys in the community.

Summer sports include softball and baseball, tennis and golf. The community has its own leagues in softball and baseball and has teams entered in outside leagues. The men have a golf club that conducts tournaments at the nearby Whitnall Park course, and the women have organized a club for the 1940 season. Men and women also are interested in archery, for which there is a WPA instructor who, besides training the participants in using bows and arrows, shows them how to make them.

To be sure Greendale has its American Legion Post as well as other patriotic and fraternal organizations.

Time is not allowed to hang heavy on the hands of the children of the community. They have their Boy Scout, Girl Scout and Cub Scout organizations. There are gymnasium classes for them, participation in the archery classes, hikes, playground activities, handicraft, picnics, nature lore, swimming at Whitnall Park, wading for little tots in a pool in the community, tennis for the older boys and girls, and baseball and softball and other kinds of activities. The older boys and girls have organized a Seasonal Sports and Social Club which conducted a comprehensive program of recreation and entertainment.

Certain holiday celebrations have already become traditional in this new community. Arbor Day in the spring is a feature sponsored by the school. Other annual social events include the American Legion dance on Armistice Day, the President's Birthday Ball on January 30 and the Volunteer Firemen's Ball in the fall.

The Greendale Citizens' Association

To give direction and coordination to any extensive community program such as Greendale conducts, there must be centralized control. The Greendale Citizens' Association, to which reference has been made, was organized for that purpose. It was a logical outgrowth of the General Committee, which sponsored it.

The association was organized in January 1939, to continue work of the General Committee. Its constitution provides that it shall not support any political party or candidate but may endorse measures and policies affecting the community. Membership is open without fee or assessment to all residents of the community, 18 years of age or over.

Its officers serve for one year and are elected in October. Elective public officials are not eligible to serve as officers of the association. Affairs of the association are directed by an Executive Committee composed of the president, vice president, secretary, corresponding secretary, treasurer and chairmen of the four standing committees which are government, education and recreation, social welfare and public relations.

The association's activities are in a field outside the functions of the elected village authorities. One of its purposes is to provide a forum for the discussion of community problems and convey community sentiment and opinion on public matters to the Village Board. It performs a similar service in relation to policies and decisions of Management in matters of community-wide interest. It serves as a liaison between community organizations and between the community and other communities. But its chief function is to act as the official planning group for an adequate program of community activities.

In its work, the Executive Committee have had the assistance and advice of the Community Manager and the School Principal, who serve as ex-officio members.

Starting without experience in leadership and knowledge of organizational procedure and methods, the association has accomplished much for the welfare of the community. Its meetings and projects have not always been conducted and directed with the skill that comes of experience. It has been, however, a source of training in leadership, in organization, in planning and execution, and in democratic community management. It meets regularly once a month and its sessions have the atmosphere of the old time town meetings. In them the people have opportunity to express themselves on community affairs, and many who never before stood on their feet to talk before a crowd, are acquiring a new ability that can make them more useful citizens.

When the association was organized, it assumed work that had been initiated by the General Committee. One of the problems was transportation between Greendale and Milwaukee. The association represented the community in negotiations with the Milwaukee Transport Company that resulted in bus service at reasonable rates. Another problem with which the association has dealt is telephone service.

Cost of illness is a matter of concern to Greendale families and the association early turned its attention to this problem, setting up a health committee that investigated medical care plans. From its work came the Greendale Health Association, about which more will be told separately.

Unemployment is another misfortune hovering in the background of many of the community's families and the association established a social welfare committee to seek means of aiding families in distress. It inaugurated a special skills program and made efforts to find productive work for unemployed. It also sees that needy families are not forgotten at Thanksgiving and Christmas.

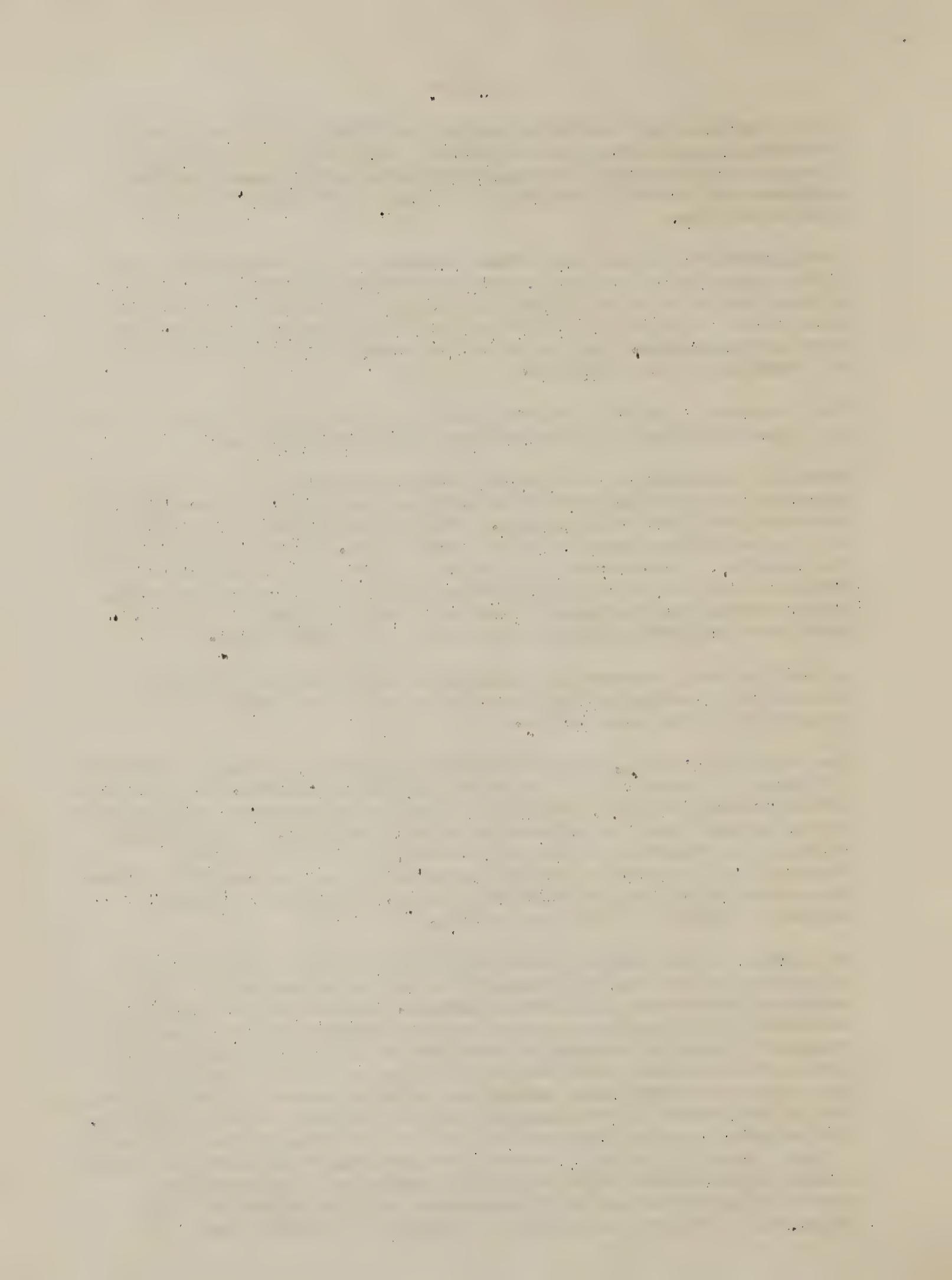
The Government Committee observes the proceedings of the Village Board and reports regularly at the meetings of the association.

Under the direction of the Public Relations Committee, the community staged a three-day anniversary celebration and dedication ceremonies to mark the first year of occupancy. Prominent speakers were brought in for the dedication ceremony on the first night. A pageant representing the planning, construction and tenanting of Greendale, written and staged by the people of the community, was given on the second night. Stage settings and lighting effects were built and put up by them. A huge dance and party climaxed the event on the third night.

A Fourth of July celebration including a parade for the children followed by a community picnic has become an annual event under the sponsorship of the association.

The General Committee, soon after it was organized, assisted in starting a community newspaper as an important community activity. It started as a mimeographed bulletin, but within a few months became a printed newspaper, encountering the problems of a small business. As a community organization reporting to the association, the newspaper staff proposed that the paper should be incorporated as a non-profit corporation belonging to the community as a whole. This was accomplished through a committee of the association.

An example of the service performed by the association in relations between Management and the community is action in connection with the problem of excess use of electric current. Electricity is supplied unmetered to the residences on a flat rate computed on the basis of a reasonable amount of current allowed for the needs of the different sized units. Mounting wholesale bills disclosed to Management in the last winter that much more current was being consumed than was necessary. Warning was issued to the community that continuance of this state of affairs would require increased rates. As a result, the association called a special meeting to discuss the problem, at which the Community Manager explained the basis of the flat rates and the amount of current allowed for reasonable services. As this report is being prepared, a committee is seeking a solution of the problem.



As its officers and members gain experience, the association is doing an increasingly better job of fulfilling its constitutional purpose "to promote effective community life through carefully planned efforts to stimulate citizen interests, better informed citizen thinking and more considered and responsible citizen action".

Cooperative Movement Gets Early Start

"Necessity is the mother of invention", is a trite truth that applies to development of cooperative action by the residents of Greendale to supply themselves with essential services and necessities.

Pride in lawns, flower gardens and gardens is characteristic of the residents, but within the first few weeks that families moved in, it was discovered that few of them had equipment for caring for their yards. This lack was discussed in an early community meeting, the upshot of which was purchase of lawn mowers, garden hose, nozzles and sprays at considerable savings by securing them in quantity at one place.

This demonstration of the results of group action in buying was fresh in the minds of the residents when the question of commercial enterprises was raised. No stores were open when families began moving in. None of the people knew a great deal about cooperatives, but in the meeting in which the Yard Equipment Purchase Committee made its final report, it was suggested that the residents organize a consumer cooperative to operate a food store. The inevitable committee was appointed to explore the possibilities. Its members read up on the subject and went to the Community Manager with the proposal.

In the meantime, Consumer Distribution Corporation of New York, had opened cooperative stores in Greenbelt, sister community of Greendale, near Washington. This organization was founded and financed by the late Edward A. Filene of Boston, to assist the cooperative movement throughout the country as another of his organizations assisted in establishing credit unions. It also had helped start a consumer cooperative in Greenhills, the third Greenbelt town near Cincinnati, Ohio.

Assistance of Consumer Distribution Corporation was enlisted. Because of the little knowledge and no experience among the residents in conducting cooperative commercial enterprises, arrangements were made with Midland Cooperative Wholesale of Minneapolis, operating in Wisconsin and other states, to provide wholesale buying and management service. Consumer Distribution Corporation loaned funds to finance the venture.

With assurance of this assistance, the residents incorporated the Greendale Cooperative Association on August 22, 1938, as a Wisconsin non-profit corporation. While discussion and organization had been in progress, negotiations were conducted with the Government to lease

the community's commercial facilities to the proposed cooperative. Such a lease was made with the new corporation, to run for 10 years, beginning September 1, 1938.

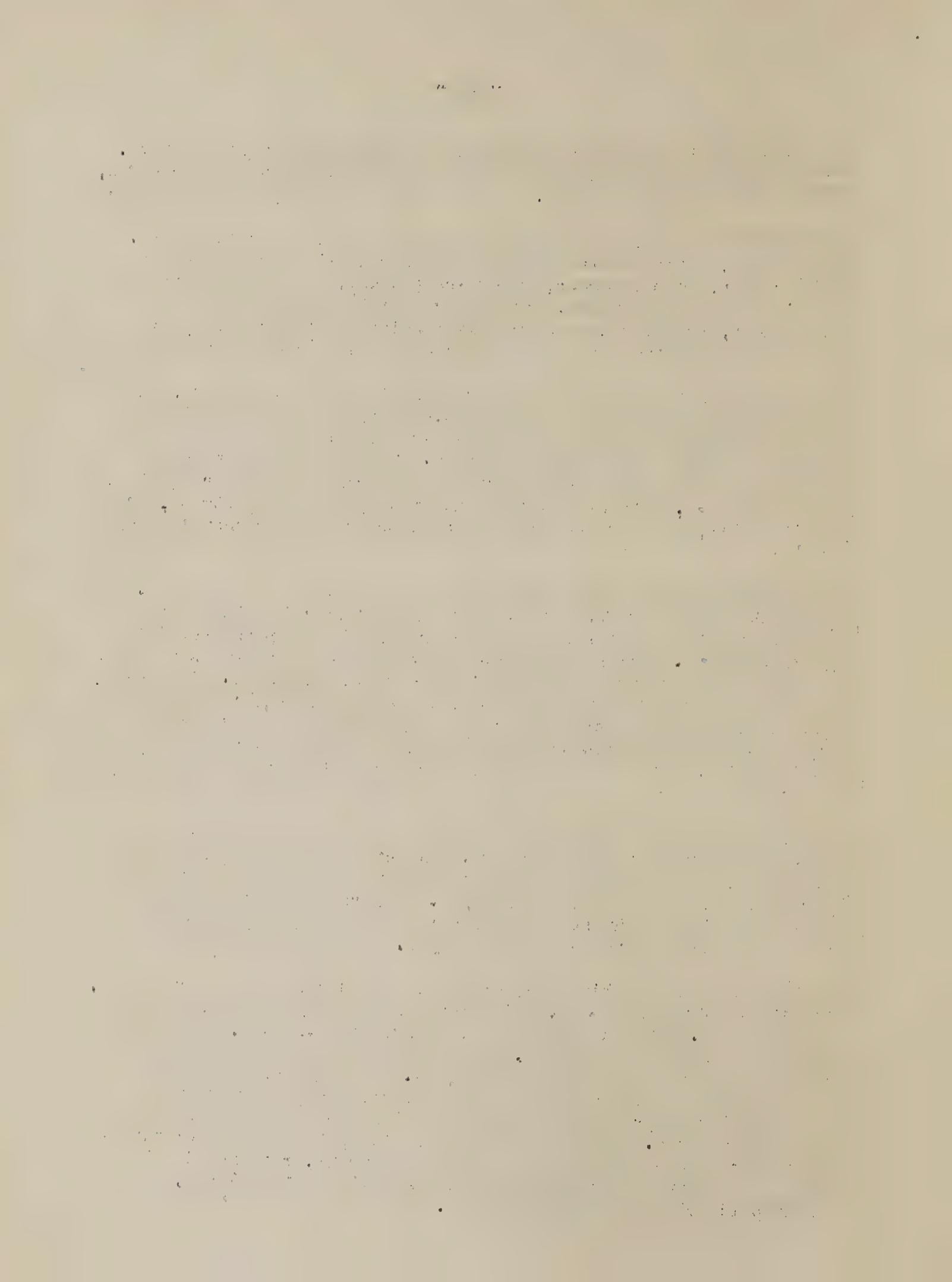
The commercial facilities consist of a food store, variety store, drug store, motion picture theater, shoe repair and valet shop, barber shop, beauty parlor, tavern-restaurant, and gasoline service station and repair garage. Under terms of the lease with the Government, the association was given privilege to sublease, with Government approval, such facilities as it might not desire to operate.

While the first suggestion was for operation of a food store, when the assistance of Consumer Distribution Corporation and Midland Wholesale was forthcoming, it was decided to operate the service station and barber shop cooperatively. The other facilities were subleased to individual operators in the spring and summer of 1939. The food store, with meat market and fresh produce department, opened in September, 1938, and the service station and barber shop soon afterwards.

The Government has no part in the business except as a landlord. Rents charged by it for the facilities are comparable to those paid for similar business properties and are based on a percentage of the gross receipts. Arrangements between the association and sublessees must have Government approval before they are concluded. Otherwise, the Government does not interfere with the association's affairs except as the people of the community request advice and assistance in conducting the business of the corporation. It is the policy of the Government that the cooperative is a private enterprise belonging to the community.

All residents of the community above 18 years of age are eligible to become members of the cooperative. Direction of the affairs of the organization is by a board of seven directors, elected by the members for alternating terms of three years. Regardless of the number of shares or size of investment a member has in the corporation, he has one vote and proxy voting is prohibited.

Admission to membership is by application and purchase of one share, the value of which is \$15. Additional shares may be purchased but is not required. Should the member move from the village, his investment in shares is returned to him. Interest not to exceed five per cent per annum is paid on share investments. Any surplus earnings above cost of business operations, may be returned as savings to members, each sharing in proportion to the amount of business he has contributed by his purchases. Earnings made in the time that the cooperative has been operating have been by vote of the members, retained in the business as capital for improvement and retirement of loans, instead of being paid out in patronage refunds.



Credit Union Solves Financial Problems

Meeting a decided need in the community, is the Greendale Credit Union, a financial cooperative, which began operations in December, 1938 under charter by the Wisconsin State Banking Commission.

The Credit Union is essentially a cooperative bank whose purpose is service rather than profit. It seeks to encourage thrift and saving, and prudent management of money among its members. Through the savings of its members it accumulates capital from which it makes loans to its members for provident and necessary purposes. It serves the credit needs of people who ordinarily have no savings to meet a sudden emergency requiring money, cannot borrow at banks and have to resort to usurious lenders for assistance.

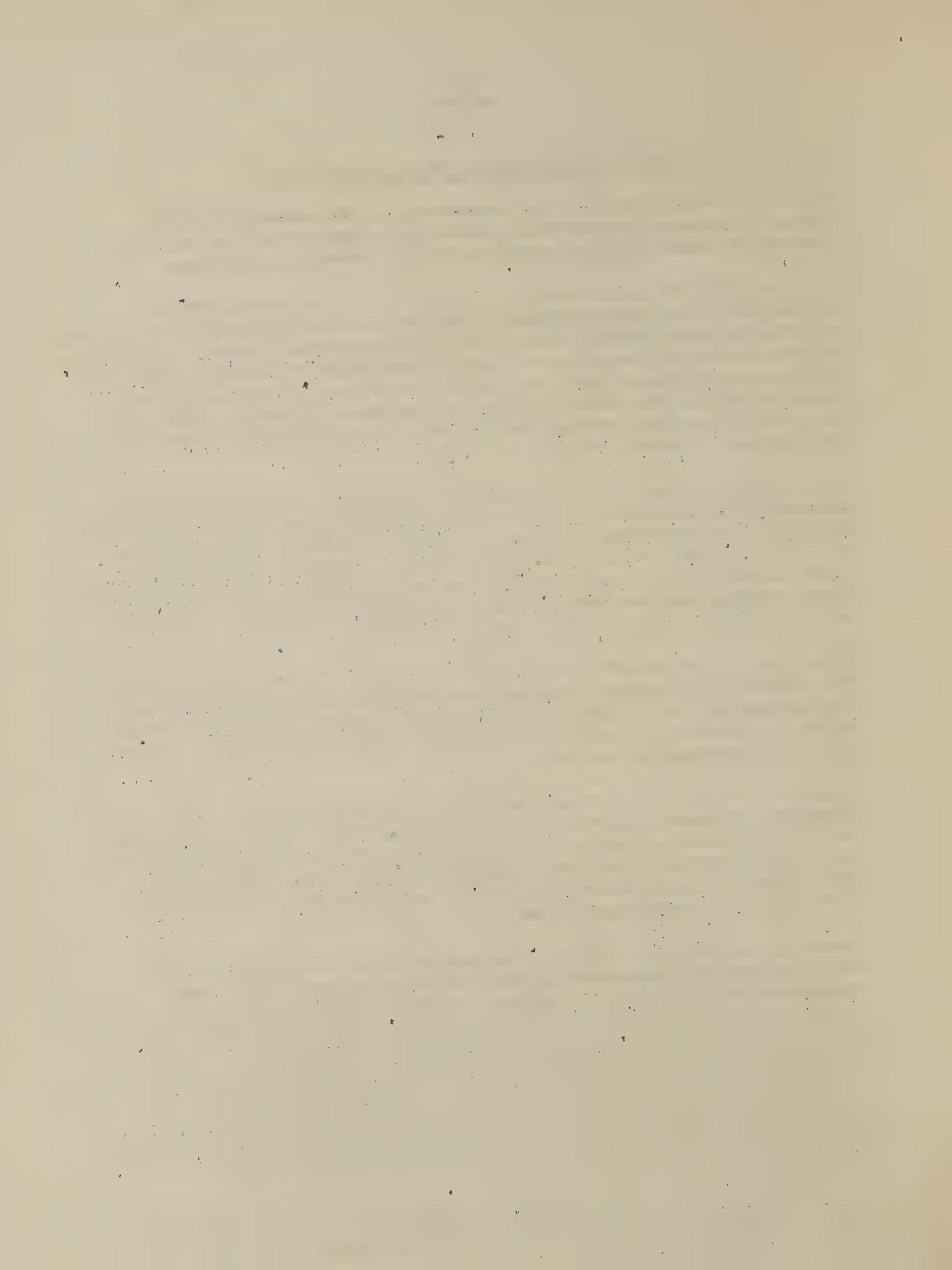
Organization of the Credit Union is much like that of the commercial cooperative. Admission to membership is by application with the payment of an entrance fee of 25¢. Savings are accumulated by the purchase of shares, which are \$5 each. Shares may be purchased, however, by installments of as little as 25¢ a week. Dividends are paid on shares from earnings derived from interest charged on loans. The interest rate is one per cent a month on unpaid balances.

Direction of the Credit Union is by a board of directors elected by the members, each of whom has but one vote and no proxy privilege. This principle is followed in the Consumer Cooperative and the Credit Union to prevent the evil of control by an individual or small group for their personal advantage.

Loans can be made only to members and are handled through a Credit Committee of three, elected by the members. While the Credit Committee strives to assure security of loans, it concerns itself more with the need of the borrower than the security he may offer. Many members have been aided in straightening out their family finances by the helpful advice of the Credit Committee.

Loans in amounts up to \$100 can be made without other security than the signature and character of the borrower. Above that amount co-signers on the note, or a pledge of other security are required. Further security is assured by loan insurance that the Credit Union carries with Cuna Mutual Society, a subsidiary of the Credit Union National Association with which the Greendale Credit Union is affiliated. The possibility of loss to members by nonpayment of loans is further provided for by reserves set aside out of earnings, but it is a rare occurrence that a Credit Union member cheats his neighbors by using their money and not returning. Even if unemployment delays his payment, he pays when he can.

Books of the treasurer are audited monthly by an elected Audit Committee and at intervals by the State Banking Commission.



Every Friday night in an office shared with the Cooperative in the business district of the community, the officers and Credit Committee are on hand between 7 and 9 o'clock to receive payment on shares and loans and to make new loans. The committee members and the officers, except the treasurer, assume their duties without compensation as a service to their neighbors. The treasurer is paid a small amount because of the considerable work he must do on the books.

It is a highly valuable community service that the Credit Union renders. Besides its aid in credit emergencies, its promotion of thrift and saving means much to the families. Many who never before saved, now have accumulated savings and are getting the habit of making regular share payments. Members are encouraged not to withdraw savings if a sudden need for funds arises, but to borrow their money. It is worth the difference between the interest they pay and the dividends they receive on shares, to maintain their accumulated savings.

Loans from the Credit Union have aided many families to repay high interest loans previously made with usurious lenders. Others have paid the cost of a sudden illness, the hospital and surgical bills of an emergency operation, purchase of a winter supply of coal when prices were down, a new tire for the car, a new washing machine, have tided a family over a period of industrial shutdown, and so on.

The Greendale Credit Union was the first in the state to be organized on a community basis for ordinarily they are set up on an industrial basis. For this reason there has been widespread interest in the development of this particular Credit Union. Its progress thus far has been slow, but sound. Over a hundred loans have been made to members on which a good record of repayments has been maintained.

Religious Activities

Spiritual needs of the people were not overlooked in the planning of Greendale. The Government cannot build churches, but sites for them were provided in the community plan. Realizing that it might be some time before congregations in the village would be able to construct churches, the Community Building with its big auditorium was made available to church groups.

About half of the families in Greendale are Catholics. A Greendale parish was created in July 1938 by the Archbishop of Milwaukee and a priest assigned to administer it. Two masses are celebrated each Sunday in the Community Building, but plans are being developed for the construction of a church at the edge of the village.

The congregation has organized an Ushers Society, Holy Name Society, Altar Society and a Catholic Women's Club. Catholic children are given weekly Catechism instruction at the school after regular school hours, and the boys and girls of high school age have a Newman Club to further their religious training.

In September 1938, the Mission Board of the American Lutheran Church assigned a pastor to the village to serve the Lutheran congregation. Its services also are conducted in the Community Building, but progress has been made toward raising funds for the erection within the village of a new church. The church conducts Sunday School and services regularly; has organized a Ladies Aid and a Lutheran League.

A third group, composed of about 80 families of different faiths, has organized the Greendale Union Church and conducts regular church services and Sunday School. On Sunday evenings this group holds panel discussions on religious topics.

Gardens Are Important Feature

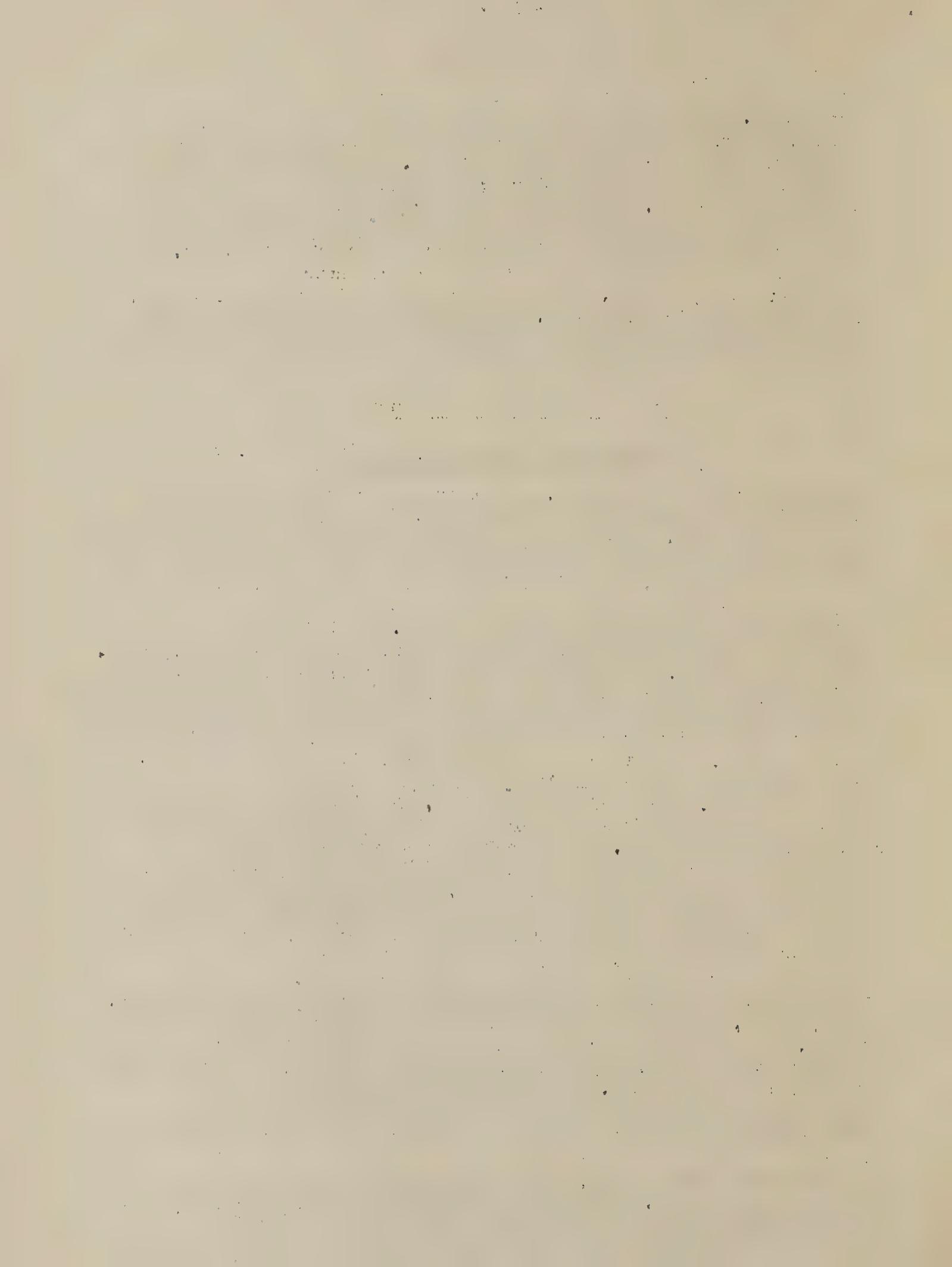
A chance to have a piece of ground to work, to plant seeds, watch them grow and harvest their product, is one of the primary motivations of many in moving to Greendale. There is no lack of opportunity for this and the residents make the most of it. For many it is of economic importance.

In addition to the space provided in the village with each dwelling unit, there is additional ground at the edge of the village where vegetable plots are available for the asking. Each is 50 by 50 feet and a gardener can have as much space as he desires and can adequately tend. In the first summer, about 40 families planted these outside plots and in 1939, there were 136 of them taken.

That many of the city bred newcomers to the village knew nothing about gardening, did not deter them in their enthusiasm and efforts. When the season was ending in 1938, the farm superintendent of the Management staff, suggested a garden show. Housewives brought canned produce and gardeners displayed what they considered the best results of their efforts. The county agricultural agent of Milwaukee County was secured to judge the exhibits and talked on how to prepare exhibits and gave pointers on gardening.

Viewing the summer's gardening results and observing that it was about time to plant perennials, the first edition of the Greendale newspaper suggested editorially that a Garden Club be organized. Such an organization, it was reasoned, could cooperatively buy vegetable seeds, plants, bulbs, and other things in lots that would mean savings. Further, ideas could be exchanged and the inexperienced could be taught by discussion and by bringing specialists to advise them. A Garden Club was organized.

The Club meets twice monthly during the autumn and winter. To the meetings come specialists of the agricultural extension service of the University of Wisconsin, agricultural agents and others qualified to give expert advice. These visitors discuss vegetable growing, plant



diseases and control, insects and control methods, spraying, pruning, shrubbery, flowers and other subjects of interest and helpfulness.

During the growing season of 1939, the farm superintendent arranged two field meetings in the gardens, at which he had extension service garden experts. These men discussed the way the gardens were planted and were being taken care of, demonstrating correct and incorrect methods. They showed how different things should be planted, how to thin plants, how to prune tomato vines and how to treat for insects and bugs.

In the autumn of 1939, another garden show, called the Greendale Fair, was conducted at the same time that the Wisconsin State Fair was staged in Milwaukee. The community fair was scheduled for this time in order that services of judges working at the State Fair could be secured for the village's exhibit. The fair was staged in the big gymnasium-auditorium of the Community Building and more than 1,000 entries were on display. They included flowers, canned goods and garden produce. No cash prizes were given, but ribbons were awarded.

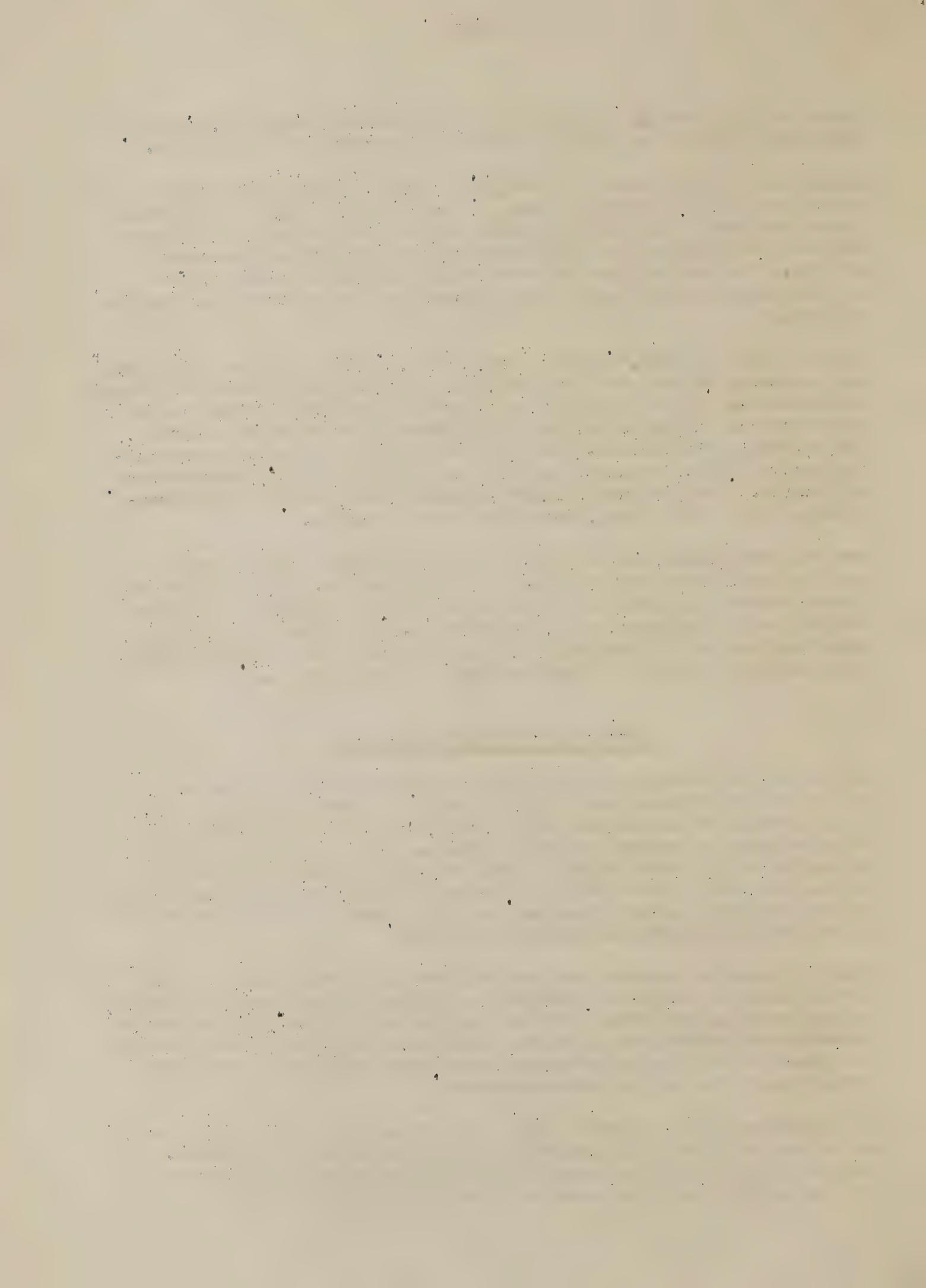
For the 1940 season, the Management has leased the outside garden areas to the Garden Club to allot to the gardeners. The Club had the ground plowed and fertilized last autumn and is charging one dollar per lot for the plowing and the fertilizer. The Club also is buying seeds and sprays and germinides in quantity lots and retailing them to the gardeners at wholesale prices plus handling charges.

Group Health Plans Inaugurated

Some method of securing for themselves reduced costs of sickness was one of the first things residents of Greendale turned their attention to as a community endeavor. As a result, two plans are functioning to serve about two-thirds of the families. One is sponsored by the Greendale Health Association and the other by the Greendale Medical Union. The association adopted a prepaid medical plan becoming a unit of the Milwaukee Medical Center. The Union accepted a plan sponsored by the Medical Society of Milwaukee County.

Study of means to provide good medical care at costs within ability of the families to pay was inaugurated by the General Committee of the community in August 1938, through a health committee. This committee investigated possibilities of establishing a plan within the community and spent several months reviewing every plan which seemed to offer a solution to the medical care problem.

The committee also conferred with a committee of the Medical Society, which was developing the plan that now is sponsored by the Union. This plan incorporated the actuarial principles of deductible insurance and did not offer preventive medicine acceptable to the committee. As a



result, the committee turned to the Medical Center.

The Medical Center was established in Milwaukee in 1936, with a clinic served by five physicians in the beginning and twelve at present. Facilities for examinations, consultations, surgery, laboratory, X-Ray, physio-therapy and complete prescription pharmacy are maintained.

Studies of the Health Committee were presented in a meeting of the Citizens' Association and approval was given for organization of the Greendale Health Association to arrange with the Medical Center for extension of its services to the community. The Medical Center specified that it desired 200 members in the community. On that basis the Medical Center established a clinic with a resident physician in the community in April, 1939.

Under this plan the members pay \$1.00 a month for a single person; \$2.00 for a couple, and \$3.00 for a family.

General medical and surgical services include all ordinary medical services provided by a general practitioner, pediatrician and general surgeon. Also such special medical and surgical care as would be furnished by eye, ear, nose, and throat specialists, and X-Ray technicians. Preventative services include periodic health examinations and immunization and other preventative measures. Such diagnostic and therapeutic procedures as are necessary are included.

Every Thursday afternoon a specialist from the Center conducts a child clinic in the community, and every other Wednesday a pronatal clinic is conducted.

Not included in the plan are costs of hospitalization, laboratory tests involving use of live animals, costs of lenses and frames, and drugs, vaccines, and serums. Economies in the purchase of the latter are possible, however, at the Center's pharmacy.

The experimental plan offered by the Medical Society was sponsored in the community by the first resident physician to enter the community soon after it was opened, and by persons who felt they wished to select their own physician rather than accept one offered by the Center. The plan was offered only to the residents of Greendale and those of Parklawn, a city housing project.

Under this plan the subscribing member pays an initial application fee of \$1.00, and thereafter, 50¢ per month for a single person, 75¢ for a man and wife, and \$1.00 for a family. Then the subscriber pays all medical bills up to \$24.00 during the course of a year, after which his costs for sickness are borne by the plan. Should there be no illness in the family, the maximum fees would be \$12.00 a year, while if there was, the maximum would be \$36.00.

Members of the Union can call upon any physician they choose who has agreed to supply his services under this plan and it is understood that some 400 physicians in Milwaukee County have agreed to the plan.

The subscriber is entitled, generally speaking, to medical and surgical attention "arising out of such illnesses or ailments such as appendicitis, boils, common colds, gall stones, rupture, lockjaw, ulcers, contagious diseases, diseases of women, pleurisy, rheumatic fever, and others".

Materials for immunization and vaccination are extra, as is radium and X-Ray treatment. Dental care, frames and lenses, prescriptions, ambulance, and trusses are not available. Venereal diseases, tuberculosis, mental cases, and drug or alcoholic addiction are excluded from the plan. Consultation, office or home calls, physical examination, operations, and obstetrical care are included.

This plan also required 200 members before becoming effective. It went into effect in the community in the autumn of 1939.

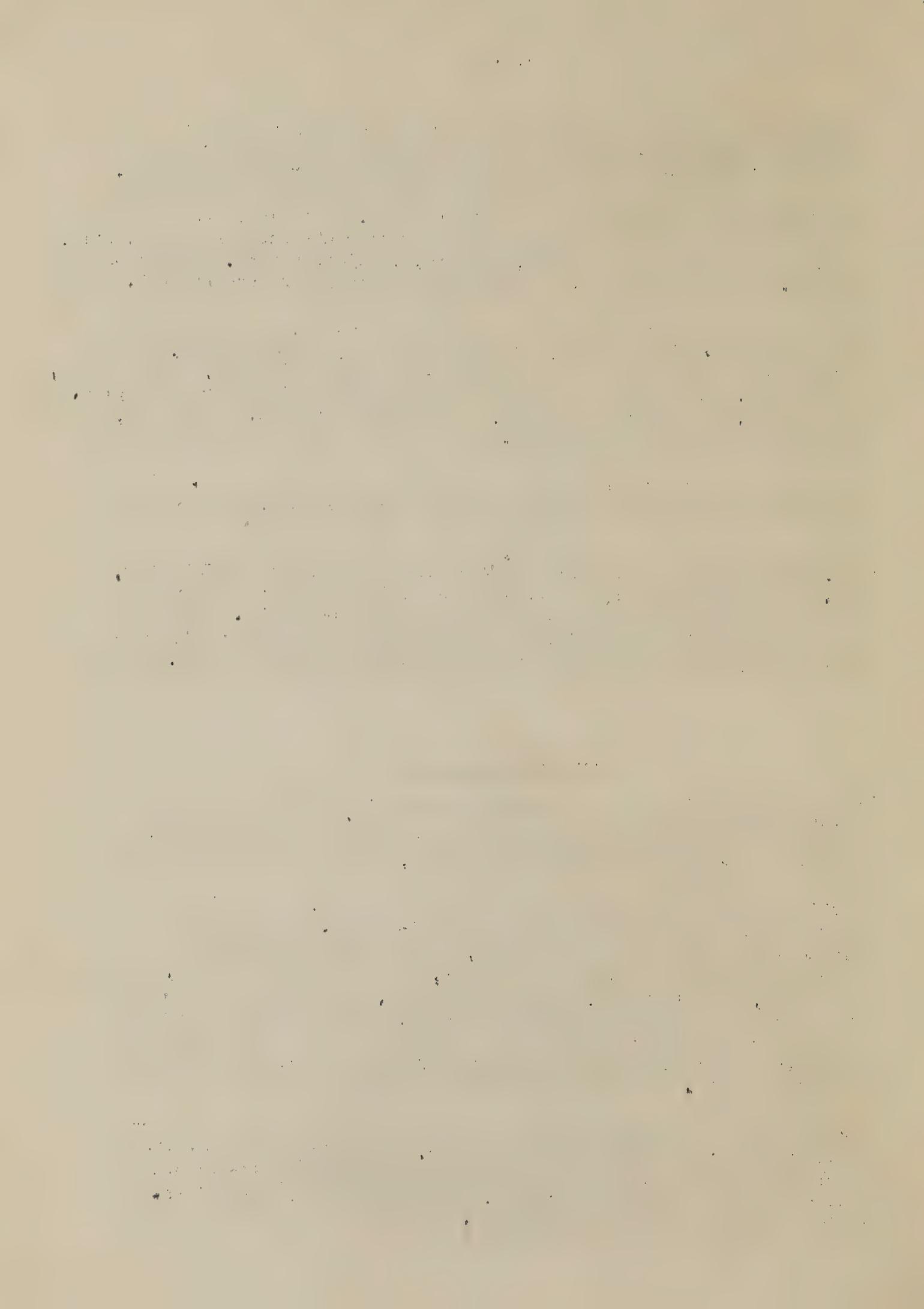
An independent practicing dentist, not affiliated with either medical plan, has maintained a dental office in the community since December, 1938. He was selected by a committee of citizens from a number of dentists who desired to establish a practice in Greendale. On the recommendation of this committee the space provided for a dental office was leased by the Management to the particular dentist selected.

A Newspaper Is Born

Greendale is proud of its community newspaper, another cooperative venture that is owned and managed by the people. It is published every two weeks by a volunteer staff who work without compensation as their contribution to community welfare.

Starting as a mimeographed bulletin in August 1938, it now is an 8-page printed newspaper that is issued bi-weekly. It carries only news of events in the community, keeping the residents posted on activities of the village government, the many organizations, births and deaths, social events, sports activities, and carries a calendar of coming events for the ensuing two weeks. It also carries the advertising of the village business enterprises and others outside the community. It frequently has pictures of village personalities and community events.

Through its well written and timely editorials it supplies leadership in community opinion and unity in action. Through its columns the people have opportunity to express their opinions on policies and measures of the village government, management and organizations. It is non-partisan and non-sectarian.



Its beginning organizational arrangement was a journalism club, sponsored by the General Committee, with one of the school faculty as an adviser. One member of the staff had experience on an industrial house magazine, but the remainder of the group were without newspaper or writing experience. To them the publication of the paper was an opportunity to develop an avocation, which was one of its purposes.

The spirit in which the paper was launched is demonstrated by the fact that one of the committee financed the purchase of mimeograph paper for the first one or two issues. With the second issue the paper appeared as the "Greendale Review", the name under which it continues. By December, news and advertising had reached such a volume that production by mimeograph was difficult. Revenue from subscriptions and advertising was sufficient to permit publication in a nearby print shop.

A new organizational arrangement, with the board of directors and staff was adopted in 1939. But when the group began publication by printing and advertising and circulation increased, they found they were running a business, and one which began to present problems. Members of the group sought the advice of Management and it was suggested that the paper should be incorporated to remove liabilities from members of the group and to give it legal responsibility. Since the paper was regarded as property of the community, the problem was presented to the Citizens' Association. A plan of incorporation was worked out and effected in October, 1939.

Under this plan the paper was incorporated as the Greendale Review Publishing Association, a non-stock, non-profit corporation. To retain control of the publication in the community, the articles provided that members of the corporation should be subscribers resident in the community. The members elect a board of directors, who appoint the editor and business manager. They in turn name their respective assistants from persons interested in working on the paper. It is provided that net profits of the endeavor are to be used for expansion and improvement of the business.

It is a novel undertaking as a community enterprise, but one that has contributed much to developing a distinct community philosophy and community spirit.

Post Office Established

December 16, 1938 was a gala day for Greendale for it marked the opening of the Post Office. Up to that time mail had been received by rural delivery at the Management office where it was distributed to the tenants. On January 1, of this year, our Post Office was advanced from a fourth to a third class office. The next step will probably be the inauguration of home delivery when the volume of business justifies.

In conclusion it should be pointed out that every effort has been made to summarize with clarity and without bias the events which have made Greendale in the past two years. It has been impossible to cover everything that has happened but enough has been reviewed to indicate the magnitude and ramifications of the life of a new community. Much progress has been made in the short period of two years. Greendale is developing soundly and should continue to provide an environment for wholesome living for years to come.

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